Case 17-10946-ref Doc 15 Filed 04/20/17 Entered 04/21/17 01:10:01 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Ralph D. Palm, Jr.
Debtor

User: Lisa

District/off: 0313-4

Case No. 17-10946-ref Chapter 13

Date Rcvd: Apr 18, 2017

CERTIFICATE OF NOTICE

Page 1 of 1

Form ID: 309I Total Noticed: 22

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2017. 2207 River Road, db +Ralph D. Palm, Jr., Reading, PA 19605-2837 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, tr Reading, PA 19606-0410 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, smg Allentown, PA 18101-1603 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 sma 13864415 +Bank of America Home Loans, P.O. box 31785, Tampa, FL 33631-3785 +Bank of America, N.A., KML Law Group, P.C., 13870348 701 Market Street, Philadelphia, PA 19106-1541 Philadelphia, PA 12100 1211

+Natl Recover, 2491 Paxton Street, Harrisburg, PA 17111-1036

+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-11

+Santander Bank Na, 1130 Berkshire Blvd, Wyomissing, PA 19610-1242

+Santander Bank, N.A., et. al., Phelan Hallinan Diamond & Jones, LLP, 13864419 13877419 Norfolk, VA 23541-1021 13864421 13870054 1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: PHERBEIN@AOL.COM Apr 19 2017 01:22:27 PAUL H. HERBEIN, aty Paul H. Herbein, Attorney At Law, P.C., 2601 Centre Avenue, Reading, PA 19603 +E-mail/Text: robertsl2@dnb.com Apr 19 2017 01:22:55 Dun & Bradstreet, INC, smg 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 19 2017 01:22:42 smg P.O. Box 280946, Pennsylvania Department of Revenue, Bankruptcy Division, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 19 2017 01:22:59 U.S. Attorney Office, smq Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 c/o Virginia Powel, Esq., +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 19 2017 01:22:51 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, +EDI: TSYS2.COM Apr 19 2017 01:18:00 Barclays Bank Delaware, Philadelphia, PA 19107-4405 13864416 125 S West St, Wilmington, DE 19801-5014 EDI: CAPITALONE.COM Apr 19 2017 01:18:00 13864417 Capital One Bank Usa N. 15000 Capital One Dr. Richmond, VA 23238 +EDI: CITICORP.COM Apr 19 2017 01:18:00 13864418 Citi, Pob 6241, Sioux Falls, SD 57117-6241 +EDI: PRA.COM Apr 19 2017 01:18:00 13864420 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 13877634 +EDI: RMSC.COM Apr 19 2017 01:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC, Norfolk, VA 23541-1021 PO Box 41021, TOTAL: 10 ***** BYPASSED RECIPIENTS ***** NONE. TOTAL: 0

NONE. TOTAL: (

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2017 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
MATTEO SAMUEL WEINER on behalf of Creditor Bank of America, N.A. bkgroup@kmllawgroup.com
PAUL H. HERBEIN on behalf of Debtor Ralph D. Palm, Jr. PHERBEIN@AOL.COM, herbeinlaw@gmail.com
THOMAS YOUNG.HAE SONG on behalf of Creditor Santander Bank, N.A., et. al. pa.bkecf@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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		ice Paye 2 Ui 3				
Information to	identify the case:	case:				
Debtor 1	Ralph D. Palm Jr.	Social Security number or ITIN xxx-xx-8682				
	First Name Middle Name Last Name	EIN				
Debtor 2		Social Security number or ITIN				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court		Date case filed for chapter 13 2/9/17				
Case number: 17	7-10946-ref					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Ralph D. Palm Jr.	
2.	All other names used in the last 8 years		
3.	Address	2207 River Road Reading, PA 19605	
4.	Debtor's attorney Name and address	PAUL H. HERBEIN Paul H. Herbein, Attorney At Law, P.C. 2601 Centre Avenue Reading, PA 19603	Contact phone (610) 921-4545 Email: <u>PHERBEIN@AOL.COM</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (610)2085040 Date: 4/18/17

For more information, see page 2

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Debtor Ralph D. Palm Jr.

Case number 17–10946–ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 16, 2017 at 2:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 7/15/17	
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 8/14/17	
, ,		Deadline for governmental units to file a proof claim:	of Filing deadline: 8/8/17	
		not be paid on your claim. To be paid, you must file hat the debtor filed. f whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan The debtor has filed a plan. This plan proposes payment to the trustee of \$150.00 per month for 60 months. The hearing on confirmation will be held on: 6/29/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Readin PA 19601		·	
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11	1. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if a unless the court orders otherwise.		confirms it. You may object to confirmation of the mary of the plan, if not enclosed, will be sent to you notice, you will be sent notice of the confirmation	
12. Exempt property		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include a debt. However, unless the court orders otherwise, the debts will not be discharged until under the plan are made. A discharge means that creditors may never try to collect the dedebtors personally except as provided in the plan. If you want to have a particular debt exdischarge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		debts will not be discharged until all payments for may never try to collect the debt from the tu want to have a particular debt excepted from a file a complaint and pay the filing fee in the te that the debtors are not entitled to a discharge		